

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Michael Diaz  
Christine Diaz  
Debtors

Case No. 19-03139-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: AutoDocke  
Form ID: 318

Page 1 of 2  
Total Noticed: 20

Date Rcvd: Sep 18, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 20, 2020.

db/jdb +Michael Diaz, Christine Diaz, 257 Kirkham Road, Bushkill, PA 18324-9001  
5251606 Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027  
5228950 Citibank, N.A. (Shop Your Way), PO Box 6276, Sioux Falls, SD 57117-6276  
5235301 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,  
c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,  
Boca Raton, FL 33487-2853  
5228952 +RAS Citron, LLC, 133 Gaither Drive, Suite F, Mt. Laurel, NJ 08054-1710  
5228953 +Ratchford Law Group, P.C., 54 Glenmaura National Blvd., Suite 104, Moosic, PA 18507-2161  
5228954 +Specialized Loan Servicing, 8742 Lucent Boulevard, Suite 300,  
Highlands Ranch, CO 80129-2386  
5233608 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
5253714 +U.S. Bank National Association, Trustee (See 410), c/o Specialized Loan Servicing LLC,  
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. cr

+EDI: PRA.COM Sep 18 2020 23:53:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021  
5228946 E-mail/Text: ebn@21stmortgage.com Sep 18 2020 20:05:37 21st Mortgage Corporation,  
620 Market Street, Suite 100, Knoxville, TN 37902  
5239268 +E-mail/Text: ebn@21stmortgage.com Sep 18 2020 20:05:37 21st Mortgage, P.O. Box 477,  
Knoxville, TN 37901-0477  
5228947 EDI: BANKAMER.COM Sep 18 2020 23:53:00 Bank of America, PO Box 982234,  
El Paso, TX 79998-2234  
5228948 EDI: CAPITALONE.COM Sep 18 2020 23:53:00 Capital One Bank, PO Box 30285,  
Salt Lake City, UT 84130-0285  
5228949 EDI: JPMORGANCHASE Sep 18 2020 23:53:00 Chase Bank, PO Box 15298,  
Wilmington, DE 19850-5298  
5253725 EDI: PRA.COM Sep 18 2020 23:53:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
5228951 +E-mail/Text: ebn@vativrecovery.com Sep 18 2020 20:05:23 Palisades Collection LLC,  
210 Sylvan Avenue, Englewood Cliffs, NJ 07632-2510  
5226457 +EDI: RMSC.COM Sep 18 2020 23:53:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
5228955 EDI: RMSC.COM Sep 18 2020 23:53:00 Synchrony Bank (Walmart), Attn: Bankruptcy Dept.,  
PO Box 965060, Orlando, FL 32896-5060  
5228956 EDI: TFSR.COM Sep 18 2020 23:53:00 Toyota Financial Services, PO Box 8026,  
Cedar Rapids, IA 52409-8026

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 20, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 18, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor GSAA Home Equity Trust 2006-6, Asset-Backed  
Certificates series 2006-6, U.S. bank National Association, as Trustee. bkgroup@kmlawgroup.com  
Mark J. Conway (Trustee) PA40@ecfcbis.com,  
mjc@mjconwaylaw.com;connie@mjconwaylaw.com;info@mjconwaylaw.com  
Steven R Savoia on behalf of Debtor 2 Christine Diaz ssavoia@ptd.net  
Steven R Savoia on behalf of Debtor 1 Michael Diaz ssavoia@ptd.net  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

TOTAL: 5

**Information to identify the case:**

Debtor 1

**Michael Diaz**

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3920

EIN --

Debtor 2

**Christine Diaz**

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7430

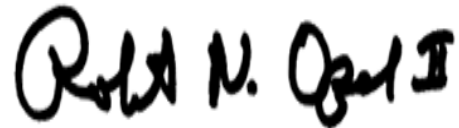
EIN --

(Spouse, if filing)

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:19-bk-03139-RNO

12/15

**Order of Discharge****IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:Michael Diaz  
aka Michael S Diaz, aka Michael Steven DiazChristine Diaz  
aka Christine Susan Diaz, aka Christine S.  
Obrien-Diaz**By the  
court:**Honorable Robert N. Opel, II  
United States Bankruptcy Judge  
By: PamelaRadginski, Deputy Clerk9/18/20**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

Official Form 318

**Order of Discharge**

page 1

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**